

IN THE UNITED STATES DISTRICT COURT
FOR THE NORTHERN DISTRICT OF TEXAS
DALLAS DIVISION

U.S. BANK, N.A., SUCCESSOR	§	
TRUSTEE TO LASALLE BANK	§	
NATIONAL ASSOCIATION, ON	§	
BEHALF OF THE HOLDERS OF BEAR	§	
STEARNS ASSET BACKED	§	No. 3:20-cv-2104-N-BT
SECURITIES I TRUST 2006-HE7,	§	
ASSET-BACKED CERTIFICATES	§	
SERIES 2006-HE7,	§	
	§	
Plaintiff,	§	
	§	

v.

BRIDGET PARSON,

Defendant.

**ORDER ACCEPTING FINDINGS, CONCLUSIONS, AND
RECOMMENDATION OF THE UNITED STATES MAGISTRATE JUDGE**

The Court has under consideration the Findings, Conclusions, and Recommendation of United States Magistrate Judge Rebecca Rutherford dated November 20, 2020. The Court has reviewed *de novo* the portions of the Findings, Conclusions, and Recommendation to which objections were made. Finding none, the Court accepts the Findings, Conclusions, and Recommendation of the United States Magistrate Judge. It is therefore:

ORDERED and DECREED that Defendant's Motion to Dismiss (ECF No. 12) is DENIED.

It is further ORDERED and DECREED that Plaintiff's Motion for Summary Judgment (ECF No. 19) is GRANTED; thus, Plaintiff prevails on its claim for foreclosure against Defendant.

It is further ORDERED and DECREED that an event of default has occurred on that certain *Texas Home Equity Adjustable Rate Note* ("*Note*") in the principal amount of \$ 117,600.00, originally payable to First NLC Financial Services, LLC, DBA THE LENDING CENTER, as lender on a loan secured by the real property commonly known as 508 Grady Lane, Cedar Hill, Texas 75104 (the "*Property*"). The Property is more particularly described as:

LOT 29, IN BLOCK 2 OF CUMBERLAND AT HIGH POINTE
PHASE 1, AN ADDITION TO THE CITY OF CEDAR HILL,
DALLAS COUNTY, TEXAS, ACCORDING TO THE MAP OR
PLAT THEREOF RECORDED IN VOLUME 85251, PAGE(S)
3958, PLAT RECORDS, DALLAS COUNTY, TEXAS.

It is further ORDERED and DECREED that certain Texas Home Equity Security Instrument ("***Security Instrument***" and together with the Note, "***Loan***"), filed for record on May 16, 2006 in the Official Public Records of Dallas County, Texas, as Instrument Number 200600179101, grants First NLC Financial Services, LLC, DBA THE LENDING CENTER, its successors and assigns, a security interest in the Property. The Assignment of Trust executed on April 13, 2012, provides U.S. BANK, N.A., SUCCESSOR TRUSTEE TO LASALLE BANK

NATIONAL ASSOCIATION, ON BEHALF OF THE HOLDERS OF BEAR STEARNS ASSET BACKED SECURITIES I TRUST 2006-HE7, ASSET-BACKED CERTIFICATES SERIES 2006-HE7 (“U.S. Bank”)—as the current holder of the Note and beneficiary of the Security Instrument—in the event of a default on the obligations on the Note, with a first lien security interest on the Property.

It is further ORDERED and DECREED that U.S. Bank is the current holder and owner of the Note, and grantors under the Security Instrument.

It is further ORDERED and DECREED that maturity of the subject Loan has been accelerated and all sums due thereunder are now due and owing.

It is further ORDERED and DECREED due to event of default on the Note, Plaintiff, or its successors on assigns, may enforce U.S. Bank’s lien through foreclosure of the Property via trustee’s sale at public auction, as provided in the Security Instrument and Texas Property Code Section 51.002.

It is further ORDERED and DECREED that the purchaser at the foreclosure sale authorized by this order will be vested with all of the interest in the Property held by Defendant.

It is further ORDERED and DECREED that Plaintiff’s Motion to Dismiss Counterclaim (ECF No. 38) is GRANTED.

SO ORDERED this 12th day of February, 2021.

A handwritten signature in black ink, reading "David C. Godbey". The signature is written in a cursive style with a horizontal line underneath it.

DAVID C. GODBEY
UNITED STATES DISTRICT JUDGE